

# **EXHIBIT 4.1**

**List of November 1992 Cash Withdrawals from the A&B Accounts**

CMID	BLMIS Account	BLMIS Account Name	Date per Customer Statement	Amount per Customer Statement	Tran Type	Transaction Description per Customer Statement
482840	1A0045	AVELLINO & BIENES C/O FRANK AVELLINO	11/16/1992	36,988	CW	CHECK <sup>[1]</sup>
471342	1A0046	AVELLINO & BIENES PENSION PLAN & TRUST C/O FRANK AVELLINO	11/16/1992	59,904	CW	CHECK <sup>[1]</sup>
482860	1A0047	AVELLINO & BIENES SPECIAL C/O FRANK AVELLINO	11/16/1992	40,374	CW	CHECK <sup>[1]</sup>
494349	1A0048	AVELLINO & BIENES #2 C/O FRANK AVELLINO	11/16/1992	57,538	CW	CHECK <sup>[1]</sup>
538324	1A0049	AVELLINO & BIENES #3 C/O FRANK AVELLINO	11/16/1992	40,985	CW	CHECK <sup>[1]</sup>
506136	1A0050	AVELLINO & BIENES #4 C/O FRANK AVELLINO	11/16/1992	25,032	CW	CHECK <sup>[1]</sup>
526781	1A0053	AVELLINO & BIENES #5 C/O FRANK AVELLINO	11/16/1992	113,134,267	CW	CHECK

**Transferred from the 700 Account on November 17, 1992 \$ 113,395,088**

482843	1A0045	AVELLINO & BIENES C/O FRANK AVELLINO	11/17/1992	4,534,793	CW	CHECK WIRE 11/17/92
471343	1A0046	AVELLINO & BIENES PENSION PLAN & TRUST C/O FRANK AVELLINO	11/17/1992	1,772	CW	CHECK WIRE 11/17/92
482861	1A0047	AVELLINO & BIENES SPECIAL C/O FRANK AVELLINO	11/17/1992	8,998,580	CW	CHECK WIRE 11/17/92
494350	1A0048	AVELLINO & BIENES #2 C/O FRANK AVELLINO	11/17/1992	768,750	CW	CHECK WIRE 11/17/92
538325	1A0049	AVELLINO & BIENES #3 C/O FRANK AVELLINO	11/17/1992	22,579	CW	CHECK WIRE 11/17/92
506137	1A0050	AVELLINO & BIENES #4 C/O FRANK AVELLINO	11/17/1992	21,234,265	CW	CHECK WIRE 11/17/92
526782	1A0053	AVELLINO & BIENES #5 C/O FRANK AVELLINO	11/17/1992	54,310,591	CW	CHECK WIRE 11/17/92

**\$ 89,871,330**

Difference \$ 43,397 <sup>[2]</sup>

**Transferred from the 703 Account on November 23, 1992 \$ 89,914,727 <sup>[2]</sup>**

482841	1A0045	AVELLINO & BIENES C/O FRANK AVELLINO	11/23/1992	34,387,650	CW	CHECK WIRE
471344	1A0046	AVELLINO & BIENES PENSION PLAN & TRUST C/O FRANK AVELLINO	11/23/1992	3,432,463	CW	CHECK WIRE
482862	1A0047	AVELLINO & BIENES SPECIAL C/O FRANK AVELLINO	11/23/1992	24,081,294	CW	CHECK WIRE
494352	1A0048	AVELLINO & BIENES #2 C/O FRANK AVELLINO	11/23/1992	26,088,579	CW	CHECK WIRE
538326	1A0049	AVELLINO & BIENES #3 C/O FRANK AVELLINO	11/23/1992	36,514,365	CW	CHECK WIRE
506138	1A0050	AVELLINO & BIENES #4 C/O FRANK AVELLINO	11/23/1992	48,004,975	CW	CHECK WIRE
526784	1A0053	AVELLINO & BIENES #5 C/O FRANK AVELLINO	11/23/1992	81,374,838	CW	CHECK WIRE

**Transferred from the 703 Account on November 23, 1992 \$ 253,884,162 <sup>[3]</sup>**

Total Transferred from the 700 Account on November 17, 1992 \$ 113,395,088

Total Transferred from the 703 Account on November 23, 1992 \$ 343,798,889

**Total Cash Withdrawals from the A&B Accounts in November 1992 \$ 457,150,580**

<sup>[1]</sup> The total of these six cash withdrawals paid from the 700 Account on November 17, 1992 is \$260,821. These same six cash withdrawals were also paid via check from the 703 Account on November 16, 1992. See **Exhibit 4.3**.

<sup>[2]</sup> Bank reports of activity in the 703 Account reflect one wire transfer of \$89,914,727 to "AVELLINO AND BIENES" on November 23, 1992 (see MADTSS01328829), which is \$43,397 more than the total cash withdrawals of \$89,871,330 dated November 17, 1992 reflected on the customer statements for the A&B Accounts. As the BLMIS Handwritten Ledgers and available bank reports for November 17, 1992 do not show cash withdrawals or outflows of \$89 million, I have concluded that the wire transfer from the 703 Account of \$89,914,727 on November 23, 1992 includes the total cash withdrawals from the A&B Accounts of \$89,871,330 dated November 17, 1992.

<sup>[3]</sup> Bank reports of activity in the 703 Account reflect seven wire transfers to "AVELLINO AND BIENES" on November 23, 1992 (see MADTSS01328826 - 30), which I reconciled to the seven cash withdrawal transactions reflected on the customer statements for the A&B Accounts dated November 23, 1992.